ment, infrastructure and other facilities for providing the service. RBI has further reported that pending a final decision about the rate of charges, it has advised banks to make a provision in their accounts for the year ended 31-3-1990 at a tentative rate of 25 paise per cheque, outgoing or incoming, processed by RBI on their behalf.

RBI has reported that it has not taken any view on the question of recovering the cheque processing charges from customers.

(c) Does not arise.

Suggestions for Handling black money

995. SHRI SANTOSH BAGRODIA: Will the Minister of FINANCE be pleased to state:

(a) whether Dr. A. Bagchi of the National Institute of Public Finance and Policy and Dr. Anand P. Gupta, a World Bank Consultant have given any suggestions about handling black money;

(b) if so, what are the details thereof;

(c) whether they opposed the amnesty scheme; and

(d) if so, what is Government's reaction thereto?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI ANIL SHASTRI): (a) The Central Board of Direct Taxes under the Ministry of Finance have not recived any suggestions from Dr. A. Bagchi of the National Institute of Public Finance and Policy or Dr. Anand P. Gupta, a World Bank Consultant regarding handling of black money.

(b) to (d) Do not arise.

Income tax Assessment of N.C.C.F.

996. SHRI ISH DUTT YADAV: Will the Minister of FINANCE be pleased to state:

(a) whether the income-tax assessment of the National Consumer Cooperative Federation (NCCF) for the cooperative year 1986-87 relevant to the assessment year 1988-89 has been finalised; and

(b) if so, whether the accounts have been accepted and if not, what action has been taken by Government in the matter?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI ANIL SHASTRI): (a) No, Sir. The assessment of the National Consumer Cooperative Federation for the assessment year 1988-89 has not been made so far.

(b) Does not arise.

Merger of Purbanchal Bank Ltd. with Central Bank of India

997. DR. NAGEN SAIKIA: Will the Minister of FINANCE be pleased to state:

(a) whether Government have decided to put an end to the moratorium period of the Purbanchal Bank Limited by getting it merged with the Central Bank of India;

(b) if so, when the decision would be given effect; and

(c) what steps will be taken to protect the interests of the Purbanchal Bank employees and its customers?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI ANIL SHASTRI): (a) to (c) The present order of moratorium issued in respect of the Purbanchal Bank Ltd. is operative upto and inclusive of 20th May, 1990. The question of the future set up of the Purbanchal Bank Ltd. is under con-